

United States Bankruptcy Court  
Western District of Washington

In re:  
Warren Malcom Depriest Sanders  
Debtor

Case No. 18-12649-CMA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-2

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.

db +Warren Malcom Depriest Sanders, 8909 S 235th PL #HH-102, Kent, WA 98031-2945  
cr +BRE WA Chandlers Bay LLC, 1020 Central Avenue North, Kent, WA 98032-3046  
956423792 +1ST PROGRESS/1ST EQUITY, POB 84010, Columbus, GA 31908-4010  
956423793 AT & T, PO BOX 5187, EVERETT, WA 98206-5187  
956423794 +BRE WA CHANDLERS BAY LLC, 1020 CENTRAL AVE N, Kent, WA 98032-3046  
956423796 +CARHOP FINANCE, 5900 GREEN OAK DR STE 10, Hopkins, MN 55343-4708  
956423799 +D CT, K C SOUTH DIV BURIEN, CASE #18CIV054455KCX, 601 SW 149TH ST, BURIEN, WA 98166-1935  
956423800 +EVERETT ASSOC OF CREDIT MEN IN, C/O ROYCE FERGUSON, ESQUIRE, 3101 OAKS AVE,  
Everett, WA 98201-4405  
956423804 +NCB MANAGEMENT SERVICES, 1 ALLIED DR, Feasterville Trevose, PA 19053-6945  
956423806 +S CT, KING COUNTY RJC, CS #182160782knt, 401 4TH AVE N, #2C, KENT, WA 98032-4429  
956423807 +TRANSWORLD SYSTEMS (ENTERPRISE, POB 15520, Wilmington, DE 19850-5520  
956423808 +US DEPT OF EDUCATION, POB 5609, Greenville, TX 75403-5609  
956423810 +YESICA CARDONA, 8909 S 235TH PL #HH102, Kent, WA 98031-2945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRGBROWN.COM Oct 23 2018 05:18:00 Ronald G. Brown, 999 3rd Ave Ste 2525,  
Seattle, WA 98104-4032  
smg EDI: WADEPREV.COM Oct 23 2018 05:19:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956423795 EDI: CAPITALONE.COM Oct 23 2018 05:18:00 CAPITAL ONE, 15000 CAPITAL ONE DR,  
Henrico, VA 23238  
956423797 +EDI: DCI.COM Oct 23 2018 05:19:00 COMCAST, C/O DIVERSIFIED CONSULTANT, POB 551268,  
Jacksonville, FL 32255-1268  
956423798 +EDI: RCSFNBMARIN.COM Oct 23 2018 05:18:00 CREDIT ONE BANK, POB 98872,  
Las Vegas, NV 89193-8872  
956423801 +EDI: AMINFOFP.COM Oct 23 2018 05:18:00 FIRST PREMIER BANK, 3820 N LOUISE AVE,  
Sioux Falls, SD 57107-0145  
956423802 EDI: IRS.COM Oct 23 2018 05:18:00 IRS BANKRUPTCY CNTR, POB 7346,  
Philadelphia, PA 19101-7346  
956423803 +EDI: TSYS2.COM Oct 23 2018 05:18:00 MACY DSNB, POB 8218, Mason, OH 45040-8218  
956423805 +E-mail/Text: cgvarg@reliablecredit.com Oct 23 2018 01:26:13 RELIABLE CREDIT ASSOC INC,  
5031 168TH ST SW #185, Lynnwood, WA 98037-5717  
956423809 +EDI: BLUESTEM Oct 23 2018 05:19:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD RD,  
Saint Cloud, MN 56303-0820

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

Randall W. Redford on behalf of Creditor BRE WA Chandlers Bay LLC rredford@puckettredford.com,  
tracin@puckettredford.com  
Richard D Granvold on behalf of Debtor Warren Malcom Depriest Sanders RDGRANVOLD@msn.com  
Ronald G. Brown rgblaw@nwlink.com, rgbrown@ecf.epiqsystems.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1      **Warren Malcom Depriest Sanders**  
\_\_\_\_\_  
First Name    Middle Name    Last Name

Debtor 2      \_\_\_\_\_  
(Spouse, if filing)    First Name    Middle Name    Last Name

Social Security number or ITIN    **xxx-xx-4698**

EIN    --\_-----

Social Security number or ITIN    -----

EIN    --\_-----

United States Bankruptcy Court    **Western District of Washington**Case number:    **18-12649-CMA****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Warren Malcom Depriest Sanders

10/22/18**By the court:** Christopher M Alston  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**